INDEX TO VOLUME LIV.

A

AACHEN and Munich Enters New York, The, 281
Accident in Missouri, Suicide An, 51
Accident Insurance Companies, Some Extracts from the 1894 Statements of, 85, 139
Accident Insurance, Issue of the Pocket Register of, 204
Accident Underwriters, Annual Meeting of the International Association of, 333
Accidental Death in New York, Removal of the $5000 Limitation for, 65
Actuarial Society of America, Semi-Annual Meeting of the, 226
Actuaries For Sale, Journal of the British Institute of, 23
Ætna Insurance Company, Notice of the, 19
Ætna Life, Notice of the, 87
Agency Force, An Uncounted Asset, The, 12
Alabama, Fire Insurance in 1894 in, 117
Alabama, Iniquitous Legislation in, 91
Alabama Legislation, Some, 121
Alabama, Life Insurance in 1894 in, 164
Alabama, Miscellaneous Insurance in 1894 in, 178
Alaska, Fire Insurance in 1894 in, 216
Allen, E. L., Elected Vice-President of the German-American, 323
American Credit Indemnity Company, Notice of the, 204
American Employers Liability Suspends, The, 112
American Fire Examination, Result of the, 333
American Fire of New York, J. A. Silvey May Become President of the, 320
American Fire of New York, Status of the, 257
American Life Companies Abroad, 292
American Surety Company, Notice of the, 49
American Union Life, Change in the Presidency of the, 24
American Union Life, E. S. Savage the Executive Head of the, 66
Analysis of Policy Conditions of American and Canadian Life Insurance Companies Published, The, 68
Annual Statements About Life Insurance, 168
Anonymous Campaign Literature, 189
Anonymous Communications, A Word About, 80
Anonymous Literature Makes a Mistake, A Purveyor of, 155
Anti-Rebate Law in Minnesota, The New, 238
Arizona, Fire Insurance in 1894 in, 217
Arizona, Life Insurance in 1894 in, 310
Arizona, Miscellaneous Insurance in 1894 in, 298
Arkansas, Fire Insurance in 1894 in, 103
Arkansas, Life Insurance in 1894 in, 165
Arkansas, Miscellaneous Insurance in 1894 in, 178
Armstrong, P. B., to be Succeeded by M. M. Belding, 24
Assessment Associations, The So-Called "Reinsurance" of, 91
Assessment Endowment Insurance, 230, 234, 255, 263, 275, 302, 314
Assessment Life Insurance in 1894, 85
Assessments From New York Policyholders, The Commonwealth Mutual of Boston Will Try to Collect, 181
Assessments of Mutual Companies, Collection of, 207
Asset, An Uncounted, 12
Assets of Life Insurance Companies, Gain or Loss Schedule of, 332
Atlantic Fire Lloyds Policy, The, 46
Atlas Mutual Fire, Notice of the, 49
Automatic Sprinkler Equipments Needed, Insurance Against Damage by, 91

B

BACHELORS Mutual Benefit Association, Congress Should Act on the, 37
Bankers Alliance of California, Notice of the, 176
Bankers and Merchants Life Association of Illinois, Notice of the, 20
Bankers and Merchants Lloyds Starts General Business, The, 282
Bankers Life of Des Moines, Notice of the, 34
Bankers Life Association of St. Paul, Notice of the, 115
Bay State Beneficiary Association, Notice of the, 226
Beecher & Co. Sell Out Their Lloyds, 62
Blake & Co., W. J., Write a Letter, 268
Blizzard, No Great Fires Occurred in the, 79
Board of Fire Underwriters of the Pacific May Enforce Non-Intercourse, The, 155
Bond Concern Gone; Another "Get Rich Quick," 1
Bond Concerns Blacklisted, 121
The Book of Lloyds and Reciprocal Underwriters, Issue of the Second Annual Edition of, 145
Book of Lloyds for 1895, Notices of the, 191
Book Value of Fire Insurance Company's Stocks, Table of, 58
Boone, John and Dan, 204
Bresnan, John J., Killed, New York Battalion Chief, 1
British Institute of Actuaries for Sale, Journal of the, 23
Brokerage Law, Construction of the Georgia, 233
Brokers and Lloyds, As to, 57
Brokers May be Held Responsible for Worthless Policies, 207
Brooklyn Life, Notice of the, 86
Brooklyn Life's Election, The, 239

C

CALIFORNIA, Fire Insurance in 1894 in, 60
California, Miscellaneous Insurance in 1894 in, 178
Canada in 1894, Fire Insurance in, 75
Canada in 1894, Life Insurance in, 99, 166
Canada Life, Notice of the, 204
Carelessness Responsible for Fire Losses, 106
Cash Surrender Values in Pennsylvania, 207
Casualty Insurance, 7, 31, 57, 85, 139, 189, 213, 238, 268, 317
Chicago Business District, Risks in Force in the, 167
Chicago Surveys, Fire—3, 14, 26, 40, 54, 67, 94 108, 135, 148, 170, 185, 198, 210, 221, 236, 246, 264, 277, 290, 315, 325
Life—15, 26, 41, 54, 68, 94, 108, 136, 149, 171, 186, 198, 210, 222, 247, 265, 278, 290, 315, 325
Child Insurance Defeated, The Massachusetts Bill Prohibiting, 219
Child Insurance, Hearings in Massachusetts on, 146, 155, 181
Child Insurance in Massachusetts Reported Favorably, Bill Prohibiting, 207
Children May be Legally Insured in Assessment Associations in New York, 91
Chronicle's Criticism of Our Fire Underwriting Profit and Loss Table, The, 220
Chronicle's Unfair Criticism, The, 273
Cincinnati Underwriters, Notice of the, 78
City Fire Underwriters Association of Brooklyn, Regarding the, 181
Collapsed Building Loss, The, 233
Colley, F. A., and the Southern Business of the Essex Mutual, 281
Colorado Fire Insurance in 1894 in, 230
Colorado Law, A New, 121
Colorado Life Insurance in 1894 in, 260
Colorado, Miscellaneous Insurance in 1894 in, 297
Commercial Alliance Life Affairs, A New Turn in the, 106
Commercial Lloyds, Notice of the, 62
Commercial Travelers Association of the State of New York, Notice of the, 130
Commission, Result of W. J Madden's Suit for, 146
Commonwealth Mutual of Boston Will Try to Collect Assessments from New York Policyholders, 181
Companies and Lloyds which Retired in 1894, 8
Conflagration Districts of Large Cities, Risks Carried in the, 167
Connecticut, Fire Insurance in 1894 in, 89, 114
Connecticut Indemnity Association, Notice of the, 101
Connecticut Insurance Report, Part II., The, 225
Connecticut, Life Insurance in 1894 in, 144
Connecticut, Miscellaneous Insurance in 1894 in, 178, 230
Connecticut Mutual Life, Notice of the, 100
Continental Fights Non-Intercourse on the Pacific Coast, The, 106
Continental Settles for the Dimick Frauds, The, 65
"Contingent Guarantee Account," An Explanation of the Mutual Life's, 145
Copyrighted Works of The Spectator Company, Publishers Warned Against Stealing From, 2
Correspondence From—(See Also Notes En Route)
Albany, 4, 15, 27, 41, 55, 68, 82, 95, 109, 125, 136, 149, 159, 171, 186, 199, 211, 222, 247, 265
Atlanta, 4, 16, 56, 71, 109, 172, 211, 248
Augusta, Me., 17, 27, 83, 173
Baltimore, 316
Boston, 5, 16, 29, 44, 55, 69, 84, 96, 111, 127, 138, 150, 160, 172, 202, 212, 223, 236, 248, 267, 278, 291, 305, 326
Buffalo, 28
California, 70, 110, 187
Canada, 30, 96
Chicago, 3, 14, 26, 40, 54, 67, 94, 108, 135, 148, 170, 185, 198, 210, 222, 236, 246, 264, 277, 290, 315, 325
Cincinnati, 17, 28, 71, 82, 111, 127, 137, 266
Colorado, 16, 126, 291
Denver, 16, 126, 291
Des Moines, 111, 161, 224
Detroit, 44, 97
Georgia, 4, 16, 56, 71, 109, 172, 211, 248
Harrisburg, 6, 28, 43, 69, 82, 97, 125, 150, 160, 173, 187, 200, 212, 223, 237, 247, 267, 279, 291, 308, 317
Indiana, 56
Indianapolis, 56
Iowa, 111, 161, 224
Kansas City, Mo., 200
Louisiana, 266, 304
Maine, 17, 27, 83, 173
Maryland, 316
Massachusetts, 5, 16, 29, 44, 55, 69, 84, 96, 111, 127, 138, 150, 160, 172, 202, 212, 223, 236, 248, 267, 278, 291, 305, 326
Michigan, 44, 97
Minneapolis, 17, 42, 83, 137, 201, 212, 224, 279
Minnesota, 17, 42, 83, 137, 201, 212, 224, 279
Missouri, 200
Montreal, 30
Nashville, 27, 56, 125, 150, 266
New England, 5, 16, 17, 27, 29, 44, 55, 69, 84, 96, 111, 127, 138, 150, 160, 172, 202, 212, 223, 236, 248, 267, 278, 291, 305, 326
New Orleans, 266, 304
Northwest, The, 17, 42, 83, 125, 137, 201, 212, 224, 279
Ohio, 17, 28, 43, 71, 82, 111, 127, 137, 161, 266
Ottawa, Can., 96
Pacific Coast, 70, 110, 125, 187, 304
Pennsylvania, 6, 28, 43, 69, 82, 95, 97, 110, 125, 150, 160, 173, 187, 200, 212, 213, 223, 237, 247, 267, 279, 291, 303, 317
Philadelphia, 43, 95, 110, 213
Richmond, Va., 5, 42, 126, 137, 199, 265
Rochester, 18, 70, 188
San Francisco, 70, 110, 187, 304
The South, 4, 5, 16, 27, 42, 56, 71, 109, 125, 126, 137, 150, 172, 189, 211, 248, 265, 266, 304
Spokane, 125
Tennessee, 27, 125, 150, 266
Toledo, 43, 161
Virginia, 5, 42, 126, 137, 189, 265
Washington State, 125
The West, 16, 17, 28, 43, 44, 56, 70, 71, 82, 97, 110, 111, 126, 127, 137, 161, 187, 200, 224, 266, 291, 304
Western New York, 18 28, 70, 188
Cost of New Life Business, Decrease in the, 23
Cotton Hazards, To Reduce, 99
Covenant Mutual's Kansas License Was Revoked, Why the, 323
Credit Evil in Fire Insurance, A Way to Overcome the, 39

D

DEATH and Expense Rate in Life Insurance, The Combined, 312
Death by Accident in New York, Removal of the Limitation to $5000 for, 65
Death Rate, The, 301
Debenture Investment Company Comes to Grief, 1
Delaware, Fire Insurance in 1894 in, 216
Delaware, Life Insurance in 1894 in, 260
Delaware, Miscellaneous Insurance in 1894 in, 297
Dimick Frauds Settled at Last, The, 65
District of Columbia, Fire Insurance in 1894 in, 231
District of Columbia, Life Insurance in 1894 in, 310
District of Columbia, Miscellaneous Insurance in 1894 in, 298
Druggists Hear About Sprinklers, 122
Durland, "Dr.," Appeals and is At Liberty, 79
Durland, "Dr.," Sentenced, 51

E

EASTERN Assurance Company of Philadelphia Under the Ban, The, 79
Edgerly, M. V. B., Death of, 182
Edgerly, M. V. B., Portrait and Obituary Notice of, 158
Edwards, Henry, & Co., Form a Lloyds Syndicate, 62
Edwards & Schell's Lloyds Unpaid, Claims Against, 311, 319, 328
Eighty Per Cent Coinsurance Clause, Suggested Changes in the, 151
Electrical Hand-Book," Schoen's "Special Agents, 195
Electrical Hand-Book," "Special Agents," Issued by The Spectator Company, 287
Electrical Hazard, The, 106
Elevators, A Bill Calling for the Reconstruction of, 133
Employers' Liability Premiums in England, 58
Endowment Concerns, Commissioner Higgins Scores Fake, 65
Endowment Insurance, Assessment, 234, 255, 263, 275, 302, 314
Equitable Life Assurance Society, Notice of the, 130
Equitable Life Forbids Payment of Over Sixty-five Per Cent Brokerage, The, 11
Equitable Life Promotion, An, 112
Equitable Mutual Fire of New York, Commotion in the, 121
Equitable Mutual Fire, Examination of the, 107
Equitable Mutual of New York, Notice of the, 34
Expense Rate in Life Insurance, The, 288
Expense Rate in Life Insurance, The Combined Death and, 312
Expense Ratios, Fire Insurance Loss and, 112

115919

F

FALSE Reports Filed With the Insurance Department, 273, 300
Farmers and Mechanics Fire of Alexandria County, Va., About the, 299, 318, 327
Fidelity Mutual Life Association, Notice of the, 33
Field Force an Uncounted Asset, The, 12
Fire Commissioners Appointed in New York, Two New, 182
Fire Department Commissioners Should be Removed, New York, 80
Fire Insurance Business in the United States in 1894, Total, 238
Fire Insurance by States—
Alabama, 117
Alaska, 216
Arizona, 216
Arkansas, 103
California, 60
Canada, 75
Colorado, 230
Connecticut, 80
Delaware, 216
District of Columbia, 231
Florida, 118
Georgia, 119
Idaho, 231
Illinois, 76, 90
Indian Territory, 232
Indiana, 154
Iowa, 90
Kansas, 118
Kentucky, 103
Louisiana, 143, 242
Maine, 118
Maryland, 75
Massachusetts, 132
Michigan, 88
Minnesota, 77
Mississippi, 217
Missouri, 194
Montana, 259
Nebraska, 193
Nevada, 132
New Hampshire, 78
New Jersey, 103
New Mexico, 216
New York, 77
North Carolina, 232
North Dakota, 230
Ohio, 163
Oklahoma Territory, 232
Oregon, 242
Pennsylvania, 78, 89
Rhode Island, 102
South Carolina, 118
South Dakota, 104
Tennessee, 231
Texas, 194
Utah, 232
Vermont, 104
Virginia, 104
Washington, 232
West Virginia, 180
Wisconsin, 75
Wyoming, 193
Summary of, 242
Fire Insurance Companies and Lloyds, Large Number of New Mutual, 261
Fire Insurance Companies for 1894, Some Extracts from the Statements of, 19, 32, 46, 59
Fire Insurance in Connecticut in 1894, 114
Fire Insurance Loss and Expense Ratios, 112
Fire Insurance Pocket Index Issued, The Twenty-seventh Annual Edition of the, 105
Fire Insurance Premiums in New York City in the Last Half of 1894, 116
Fire Insurance Profit and Loss, Criticism of The Weekly Underwriter's Deductions of, 262, 311
Fire Insurance Stocks and Dividends, Table of, 243
Fire Insurance, The Demand for, 261
Fire Underwriters Associations of the Country, Epidemic of Disturbances in, 145
Fire Underwriting Profits and Losses in a Decade of Sixty Millionaire Companies, 196, 197
Fire Underwriting was Fairly Profitable in 1894, 12
Fires of Consequence in the Blizzard, No, 79
Firemen Killed, Two New York, 1
Fiske, Haley, Testifies Concerning the Insurance of Children, 155
Flitcraft Answered, 261, 262
Florida, Fire Insurance in 1894 in, 118
Florida, Life Insurance in 1894 in, 206
Florida, Miscellaneous Insurance in 1894 in, 178
Foreign Business of American Life Companies, 270
Foreign Business of Life Insurance Companies, 214
Forest Commissioner in Minnesota, A Bill Providing for a, 79
Franklin of Philadelphia, Notice of the, 100
French, John C., Elected President of the Naw Hampshire Fire (with Portrait), 282
Fuse Cut-Outs Dangerous, Covered, 186

G

GEORGIA Brokerage Law, Construction of the, 233
Georgia, Fire Insurance in 1894 in, 119
Georgia, Life Insurance in 1894 in, 164
Georgia, Miscellaneous Insurance in 1894 in, 178
German-American, Concerning the Vice-Presidency of the, 320, 329
German Fire Lloyds, An Impudent and Slanderous Letter from the, 59
German American of New York, Notice of the, 33
Germania Fire of New York, Notice of the, 62
Giants in 1894, Business of the Three New York, 141
Glens Falls Insurance Company, Notice of the, 47
Granite State Fire, Notice of the, 48
Grauer, Max H., Found Guilty of Arson and Sentenced, 122
Greenwich of New York, Notice of the, 62
Guarantors Liability Gets Geo. B. Luper, 195

H

HAMILTON, N. Y., Authorities Should be Held Responsible for Fire Losses, 106
"Hand-Book for Fire Insurance Agents," Issued by The Spectator Company, S. R. Weed's, 2
Hand-Book for Fire Insurance Agents, Notices of the, 46, 190
Handy Guide to Premium Rates, Applications and Policies, Issue of the Fourth Edition of the, 195
Handy Guide, Notice of the, 308
Harper, E. B., Not Yet at Business, 219
Harris, James W., of Waco, Tex., Notice of, 191
Hartford Companies, Records of the, 19
Hartford Fire, Notice of the, 19
Hartford Life and Annuity, Extra Assessment by the, 238
High Pressure, Life at, 52
Homans, Sheppard, Succeeded by C. E. Willard, 207, 214
Home Insurance Company, Notice of the, 49
Home Life, Reflections by a Chicago Paper on the, 100
Home Life, Statement of the, 72
Hopkins, E. N., Manager of The Underwriters Review, Branded, 182

I

IDAHO, Fire Insurance in 1894 in, 231
Idaho, Life Insurance in 1894 in, 310
Idaho, Miscellaneous Insurance in 1894 in, 208
Illinois and Missouri, Lloyds to be Licensed in, 2
Illinois, Application of Reciprocal Measures in, 79
Illinois in 1894, Fire Insurance in, 76, 90
Illinois, Life Insurance in 1894 in, 144, 164
Illinois, Miscellaneous Insurance in 1894 in, 178
Illinois Mutual Fire, Notice of the, 49
Incendiarism at New York, Indictments and Arrests for, 323, 331
Income Tax as Applied to Insurance Companies, The, 167
Income Tax Decision, The, 195
Independence Insurance Company Postponed, Organization of the, 11
"Independent" and Rebating, The New York, 23
Indian Territory, Fire Insurance in 1894 in, 232
Indian Territory, Miscellaneous Insurance in 1894 in, 208
Indiana, Fire Insurance in 1894 in, 154
Indiana, Life Insurance in 1894 in, 166
Indiana, Miscellaneous Insurance in 1894 in, 179
Industrial Companies Consolidate, Louisiana, 270
Industrial Insurance, 18, 45, 71, 98, 129, 151, 173, 203, 225, 250, 252, 281, 306
Industrial Insurance in 1894, 90
Industrial Insurance in the United States, with Tables, 252
Infant Insurance in Assessment Associations Declared Legal in New York, 91
Influenza Epidemic, The, 195
Insurance Commissioners, The Fallibility of, 251
Insurance Department to be Investigated, The New York, 91
Insurance Journal Asked for Evidence, The, 299
Inter-State Casualty Company, Notice of the, 47
Inter-State of New Orleans, Notice of the, 100
Interest, The Rate of, with Table, 274
Interest, Regarding Cost of Collecting, 299
International Association of Accident Underwriters, Annual Meeting of the, 333
Iowa, Fire Insurance in 1894 in, 90
Iowa, Life Insurance in 1894 in, 166
Iowa, Miscellaneous Insurance in 1894 in, 179

K

KANSAS, Fire Insurance in 1894 in, 118
Kansas, Licenses of the Mutual Reserve Fund and the Covenant Mutual Were Revoked, Why the, 323
Kansas, Life Insurance in 1894 in, 166
Kansas, Miscellaneous Insurance in 1894 in, 179
Kansas, Some More Nonsense from, 37
Kentucky, Fire Insurance in 1894 in, 103
Kentucky, Life Insurance in 1894 in, 165
Kentucky, Miscellaneous Insurance in 1894 in, 206

L

LAKE Business, A Syndicate to Control, 181
Law, Features of the New Minnesota Insurance, 311
Legislation Defeated, The Most Vicious Proposed, 91
Legislation in Alabama, 91, 121
Legislation in Colorado, 121
Legislation Regarding Lloyds in New York, 156
Liability of Underwriters at Lloyds, J. M. Lewis on the, 138
Libel Suits, THE SPECTATOR Threatened with Several, 79
Life Associations, Issue of the Pocket Register of, 204
Life at High Pressure, 52
Life Blank, The New York Insurance Department, 31
Life Companies Abroad, American, 292
Life Companies, About Annual Statements of, 168
Life Companies Business in Foreign Countries, American, 270
Life Companies From Organization, Results of Fifty-four American, 261, 269
Life Insurance Association of New Jersey, Anti-Rebate Jubilee Dinner of the, 225
Life Insurance Association of New York, Annual Banquet of the, 114
Life Insurance Association of New York, January Meeting of the, 47
Life Insurance Association of New York, March Meeting of the, 161
Life Insurance by States—
Alabama, 164
Arizona, 310
Arkansas, 165
Canada, 99, 166
Colorado, 260
Connecticut, 144
Delaware, 260
District of Columbia, 310
Florida, 206
Georgia, 164
Idaho, 310
Illinois, 144, 164
Indiana, 166
Iowa, 166
Kansas, 166
Kentucky, 165
Louisiana, 310
Maine, 144
Maryland, 144
Massachusetts, 260
Michigan, 165
Minnesota, 166
Mississippi, 310
Missouri, 259
Montana, 260
Nebraska, 206
Nevada, 165
New Hampshire, 143
New Jersey, 260
New Mexico, 310
New York, 143
North Carolina, 310
North Dakota, 271
Ohio, 165
Oregon, 310
Pennsylvania, 143
Rhode Island, 165
South Carolina, 165
South Dakota, 166
Tennessee, 260
Texas, 206
Utah, 310
Vermont, 144
Virginia, 164
Washington, 271
West Virginia, 165
Wisconsin, 144
Wyoming, 206
Life Insurance Clearing Company, Notice of the, 152
Life Insurance Companies, Extracts from 1894 Returns of, 175
Life Insurance Companies for 1894, Some Extracts from the Statements of, 59, 72, 99
Life Insurance Companies, Foreign Business of, 214
Life Insurance Companies, Gain and Loss Schedule of Assets of, 332
Life Insurance Companies in 1894, Business of the Three New York, 141
Life Insurance Companies in 1894, Financial Standing and Business of United States, 182, 183
Life Insurance Death Rate, The, 301
Life Insurance Death and Expense Rate Combined, The, 312
Life Insurance Development, 300
Life Insurance Formulas, Return Premiums and Survivorship Annuities, Revision of, by L. W. Meech, 92
Life Insurance in 1894, Assessment, 85
Life Insurance Legislation in Alabama, Iniquitous, 91
Life Insurance Money Distributed in the West, Large Sums of, 80
Life Insurance Policyholders Pocket Index, Issue of the Twenty-seventh Annual Edition of the, 177
Life Insurance, Progress in, 288
Life Insurance Returns, 140
Life Insurance, The Expense Rate in, 288
Life Insurance, Thirty Years of, 300
Life Policies, Average Amount of, 313
Life Policies, Communication Concerning Loaning on, 7
Life Statements for 1894, 8
Literature Makes a Mistake, A Purveyor of Anonymous, 155
Liverpool and London and Globe's New Building at New Orleans, The, 308
Lloyds, A Protest from a, 57
Lloyds Agent Fined in New Jersey, A, 1
Lloyds and Legislation in New York, 156
Lloyds' Attorneys Limited as to Classes Upon Which They May Write? Are Some, 57
Lloyds Bill Not Reported, The Malby, 219
Lloyds, Brokers and, 45
Lloyds, C. R. Arents Asks Some Questions Regarding, 32
Lloyds, Geo. A. Stanton and, 71
Lloyds in South Carolina, Standing of, 52
Lloyds Insurance Waning, Confidence in, 311
Lloyds, J. M. Lewis on the Liability of Underwriters at, 138
Lloyds Not Paying Losses, Certain, 234
Lloyds Plate Glass, Notice of the, 61
Lloyds Policy Clause, A Legal Decision Regarding a, 208
Lloyds Publish Statements, The Better Class of, 65
Lloyds, Something About, 38
Lloyds, Superintendent Pierce on, 92, 95
Lloyds Syndicate, An Important, 62
Lloyds, The New York Chamber of Commerce Requests Legislation Restricting, 133
Lloyds to be Admitted to Illinois and Missouri, 2
Lloyds to Deposit $50,000, A Bill to Require, 133
Lloyds, Unpaid Claims Against Edwards & Schell's, 311, 319, 328
Loaning on Life Policies, Communication Concerning, 7
Long Island Mutual, Notice of the, 34
Loss and Expense Ratios, Fire Insurance, 112
Losses Paid and Incurred by Fire Insurance Companies, A Comparison of, 122, 123, 124
Louisiana, Fire Insurance in 1894 in, 143, 242
Louisiana Industrial Companies Consolidate, 270
Louisiana, Life Insurance in 1894 in, 310
Luper, Geo. B., Goes with the Guarantors Liability, 195

M

MADDEN'S, W. J., Suit for Commission, Result of, 146
Maine, Fire Insurance in 1894 in, 118
Maine, Life Insurance in 1894 in, 144
Maryland, Fire Insurance in 1894 in, 75
Maryland, Life Insurance in 1894 in, 144
Maryland Life, Notice of the, 140
Maryland, Miscellaneous Insurance in 1894 in, 179
Masonic Equitable Accident Association, Notice of the, 162
Massachusetts, Fire Insurance in 1894 in, 132
Massachusetts Insurance Department Hampered in its Work, The, 105
Massachusetts Insurance Report from 1859 to 1865 for Sale, A copy of the, 167
Massachusetts, Life Insurance in 1894 in, 260
Massachusetts Life Report for 1895, The, 323, 331
Massachusetts Mutual Life, New Officers of the, 175
Massachusetts Mutual Life, Notice of the, 62
Massachusetts Report, Part I, Extracts from the, 256
Matrimonial Tontine Benefit Association, Apropos of the, 37
Mechanics of Philadelphia, Notice of the, 33
Mercantile Credit Guarantee Company of New York, Notice of the, 101
Merchants Life Association, Notice of the, 100
Metropolitan Life Writes Over Three Hundred Millions, 31
Metropolitan Plate Glass, Notice of the, 33
Michigan, Fire Insurance in 1894 in, 88
Michigan Licenses of Rebating Companies to be Revoked, 251
Michigan, Life Insurance in 1894 in, 165
Michigan, Miscellaneous Insurance in 1894 in, 179
Michigan Mutual Life, Notice of the, 86
Millers and Manufacturers of Minneapolis, Notice of the, 62
Minnesota Anti-Rebate Law, The New, 298
Minnesota, Fire Insurance in 1894 in, 77
Minnesota Insurance Law, Features of the New, 311
Minnesota, Life Insurance in 1894 in, 166
Minnesota, Miscellaneous Insurance in 1894 in, 179
Minnesota Standard Policy Form Invalid, The, 273
Miscellaneous Insurance by States—
- Alabama, 178
- Arizona, 298
- Arkansas, 178
- California, 178
- Colorado, 297
- Connecticut, 178, 230
- Delaware, 297
- District of Columbia, 298
- Florida, 178
- Georgia, 178
- Idaho, 298
- Indian Territory, 298
- Illinois, 178
- Indiana, 179
- Iowa, 179
- Kansas, 179
- Kentucky, 206
- Maryland, 179
- Michigan, 179
- Minnesota, 179
- Missouri, 298
- Montana, 298
- Nebraska, 217
- New Hampshire, 179
- New Jersey, 298
- New York, 179
- North Carolina, 298
- North Dakota, 271
- Ohio, 179
- Oregon, 298
- Pennsylvania, 179
- Rhode Island, 180
- South Carolina, 180
- Tennessee, 230
- Texas, 217
- Utah, 298
- Vermont, 180
- Virginia, 180
- Washington, 271
- West Virginia, 217
- Wisconsin, 180
- Wyoming, 217

Miscellaneous Insurance, Paper on, 147
Mississippi, Fire Insurance in 1894 in, 217
Mississippi, Life Insurance in 1894 in, 310
Missouri, Accident Companies Should Beware of, 51
Missouri and Illinois, Lloyds to be Licensed in, 2
Missouri, Fire Insurance in 1894 in, 194
Missouri, Insurance Report for 1895, The, 323, 328
Missouri, Life Insurance in 1894 in, 259
Missouri, Miscellaneous Insurance in 1894 in, 298
Mitchel, Fire Marshal, Pursuing the New York Firebugs, 133
Moeser, H. B., Notice of, 296
Mohlman Loss at New York, The, 233
Monarch Fire of Alexandria, Va., Letter from the, 327
Monarch of Alexandria to be Organized, The, 121
Montana, Fire Insurance in 1894 in, 259
Montana, Life Insurance in 1894 in, 260
Montana, Miscellaneous Insurance in 1894 in, 298
Morton, Governor, Suggests More Insurance Legislation, 11
Multiform Insurance, 147
Municipal Fire Insurance Scheme, Toronto's, 134
Mutual Benefit Life of Newark, Notice of the, 73
Mutual Companies Cannot Collect Assessments in States Where They are not Licensed, 287
Mutual Companies, Collection of Assessments of, 207
Mutual Companies to Make a Deposit, A Bill Requiring New York, 133
Mutual Life and Endowment Association of Indiana, Notice of the, 114
Mutual Life and the New York Life, A Fight on Between the, 167
Mutual Life in Germany, The, 9
Mutual Life of New York, Notice of the, 115
Mutual Life, Superintendent Pierce's Examination of the, 176
Mutual Life's "Contingent Guarantee Account," An Explanation of the, 145
Mutual Reserve Contract Company, About the, 146
Mutual Reserve Fund Life Association, Denial of a Rumor About the, 181
Mutual Reserve Fund Life Association, Notice of the, 60
Mutual Reserve Fund Life Association, Result of the New York Examination of the, 168, 174, 175
Mutual Reserve Fund's Kansas License was Revoked, Why the, 323

N

NATIONAL Benefit and Casualty, Affairs of the, 309
National Board of Fire Underwriters, Annual Session of the, 233, 239, 240, 251
National Fire of Hartford, Notice of the, 61
National Life Association of Hartford, Notice of the, 61
National Life of Hartford, Concerning the Assets of the, 251
National Life of Vermont, Notice of the, 20
Nebraska, Fire Insurance in 1894 in, 193
Nebraska, Life Insurance in 1894 in, 206
Nebraska, Miscellaneous Insurance in 1894 in, 217
Nederland Life Answered All Inquiries of the New York Department, The, 151
Nederland Life, Notice of the, 62
Nevada, Fire Insurance in 1894 in, 132
Nevada, Life Insurance in 1894 in, 165
New England Mutual Life, Notice of the, 73
New England Mutual Life, Revised Contract of the, 8
New Hampshire Fire, Notice of the, 48
New Hampshire, Fire Insurance in 1894 in, 78
New Hampshire, Life Insurance in 1894 in, 143
New Hampshire, Miscellaneous Insurance in 1894 in, 179
New Jersey, A Lloyds Agent Fined in, 1
New Jersey, Fire Insurance in 1894 in, 103
New Jersey, Life Insurance in 1894 in, 260
New Jersey, Miscellaneous Insurance in 1894 in, 208
New Life Business, Decrease in the Cost of, 23
New Life Business in 1894, The Net, 24
New Mexico, Fire Insurance in 1894 in, 216
New Mexico, Life Insurance in 1894 in, 310
New York and Brooklyn Fire Underwriters, Notice of the, 115
New York Association of Life Underwriters Acts on the Rebate Question, The, 51
New York Bowery Fire Affairs Complicated, 274
New York Bowery Fire, Notice of the, 86
New York Bowery to Reinsure and Retire, The, 130
New York City in the Last Half of 1894, Fire Insurance Premiums in, 116
New York Fire and Marine Report for the Year 1894, Synopsis of the, 92, 95
New York Giants in 1894, Business of the Three, 141
New York in 1894, Fire Insurance in, 77
New York Insurance Department Life Blank, The, 31
New York Insurance Department Reports for Sale, 261
New York Insurance Department to be Investigated, The, 91
New York Insurance Report, Part II., Issued, 270
New York Life Examination, Aug. F. Harvey on the, 333
New York, Life Insurance in 1894 in, 143
New York Life and the Mutual Life, A Fight On Between the, 167
New York Life Insurance Report for 1868 for Sale, A Copy of the, 167
New York Life Will Only Report Business Actually Paid For, The, 281
New York Life's Annual Statement, The, 34
New York Life's Semi-Centennial, The, 190
New York, Miscellaneous Insurance in 1894 in, 179
New York Surveys, 3, 13, 25, 39, 53, 67, 81, 93, 107, 123, 134, 148, 157, 169, 184, 196, 209, 221, 235, 246, 263, 276, 289, 302, 314, 324
Non-Intercourse on the Pacific Coast, the Continential Fights, 106
Non-Intercourse Upheld by a California Court, 155
North American Life of Toronto, Notice of the, 86
North Carolina, Fire Insurance in 1894 in, 232
North Carolina, Life Insurance in 1894 in, 310
North Carolina, Miscellaneous Insurance in 1894 in, 298
North Dakota, Fire Insurance in 1894 in, 230
North Dakota, Life Insurance in 1894 in, 271
North Dakota, Miscellaneous Insurance in 1894 in, 271
Northwestern Masonic Aid Association, Notice of the, 101
Notes En Route, 6, 29, 56, 97, 128, 237, 249, 280, 305, 326

O

OHIO, Fire Insurance in 1894 in, 163
Ohio, Life Insurance in 1894 in, 165
Ohio, Miscellaneous Insurance in 1894 in, 179
Oklahoma Territory, Fire Insurance in 1894 in, 232
Oregon, Fire Insurance in 1894 in, 242
Oregon, Life Insurance in 1894 in, 310
Oregon, Miscellaneous Insurance in 1894 in, 298

P

PACIFIC Coast Affairs in a Chaotic State, 155
Pacific Coast Rate War, The, 233, 273
Pacific Coast War Should be Ended, The, 208
Pacific Coast War, Some Questions About the, 188
Pacific Insurance Union Apparently Disintegrating, The, 1, 11
Pacific Insurance Union to be Followed by Another Board, The, 51
Parry, C. W., A Warning Against, 327
Patterson, Geo. T., A Candidate for Fire Commissioner of New York, 37
Penn Mutual Life, Notice of the, 62
Pennsylvania Bill Against Unchartered Companies, A, 245
Pennsylvania Cash Surrender Value Bill, The, 207
Pennsylvania, Fire Insurance in 1894 in, 78, 89
Pennsylvania, Life Insurance in 1894 in, 143
Pennsylvania, Miscellaneous Insurance in 1894 in, 179
Pennsylvania Standard Policy Declared Unconstitutional, The, 45
Phœnix Mutual Life, Notice of the, 86
Phœnix of Hartford, Notice of the, 33
Pirated by Newspapers, Works of The Spectator Company, 2
Pocket Registers of Life and Accident Insurance Issued, 204
Potomac Fire and Marine a Wildcat? Is the, 100
Potomac Fire and Marine of Alexandria, About the, 121
Premiums, Ratios of New and Renewal Life Insurance, 203
Premiums in New York City in the Last Half of 1894, Fire Insurance, 116
Profit and Loss, The Weekly Underwriter and, 262, 311
Profits and Losses in a Decade of Sixty Millionaire Companies, Fire Underwriting, 196, 197
Profits in Insurance, The Kansas Method of Calculating, 37
Progress in Life Insurance, 288
Progressive Endowment Guild, About the, 234, 263, 275
Progressive, Too Much, 234
"Prominent Patrons of Life Insurance" Reprinted by Unauthorized Persons, Parts of, 2
Protectors, King of Fraternities, The, 302
Providence vs. Boston, 268
Provident Savings Life, Notice of the, 87
Publishers Should Beware of Stealing Copyrighted Works of The Spectator Company, 2

R

RATE of Interest, With Table, The, 274
Ratios of New and Renewal Life Insurance Premiums, 203
Rebating Companies to be Revoked, Michigan Licenses of, 251
Rebating, Something About, 24
Rebating Still Flourishes, 11
Rebating to be Prevented at New York, 51
Reciprocal Measures in Illinois, Application of, 79
"Reinsurance" of Assessment Associations, The So-Called, 91
Reliance of Philadelphia, Notice of the, 61
Retirements in 1894, Fire Insurance, 8
Revision of Life Insurance Formulas, Return Premiums and Survivorship Annuities, by L. W. Meech, 93
Rhode Island, Fire Insurance in 1894 in, 102
Rhode Island, Life Insurance in 1894 in, 165
Rhode Island, Miscellaneous Insurance in 1894 in, 180
Richmond, Fire Insurance Affairs Muddled at, 121
Royal Union Mutual Life, Policy Form of the, 99
Rutland Insurance Company, Downfall of the, 308

S

SAGINAW Valley Fire and Marine, Notice of the, 62
Savage, E. S., The Executive Head of the American Union Life, 66
Schoen, Prof. A. M., The "Special Agents' Electrical Hand-Book," by, 195
Security Mutual Life Association, Notice of the, 61
Security Mutual Life Association of Binghamton, Policy Form of the, 311, 319, 333
Seward & Co. Write a Letter, 59
Shannon, Michael, Death of, 65, 66
Silvey, James A., Resigns from the German-American, 330
Skinner's, J. R., Companies, 34
Smith, Wm. Bro. and the United States Mutual Accident, 250
Some Extracts from the Statements of Accident Insurance Companies for 1894, 85, 139
Some Extracts from the Statements of Fire Insurance Companies for 1894, 19, 32, 46, 59
Some Extracts from the Statements of Life Insurance Companies for 1894, 59, 72, 99
South and North American Lloyds, Meeting of Subscribers of the, 100
South Carolina, Fire Insurance in 1894 in, 118
South Carolina, Life Insurance in 1894 in, 165
South Carolina, Miscellaneous Insurance in 1894 in, 180
South Carolina, Standing of Lloyds in, 52
South Dakota in 1894, Fire Insurance in, 104
South Dakota, Life Insurance in 1894 in, 166
South-Eastern Tariff Association, The Meeting Place of the, 219
South-Eastern Tariff Association, Annual Meeting of the, 293, 294, 295, 296, 306, 307
Special Agent, A Bogus, 327
Special Agents' Electrical Hand-Book, by Prof. A. M. Schoen, 195
Special Agents' Electrical Hand-Book Issued by The Spectator Company, 287
THE SPECTATOR'S Compilations Original, 299
THE SPECTATOR, Stealing From, 261
Springfield Fire and Marine, Notice of the, 47
Sprinkler Equipments Needed, Insurance Against Damage by Automatic, 91
Sprinklers and Druggists' Risks, 122
Standard Fire Insurance Policy in Minnesota Declared Invalid, The, 273
Standard Policy Form, Peculiarities of the New Wisconsin, 287, 299
Standard Policy of Pennsylvania, The Supreme Court on the, 45
Stanton, Geo. A., and Lloyds, 71
Star Fire Lloyds, A Letter from the, 122
Statements With the Insurance Department, The Filing of, 273, 300
Stocks and Dividends, Fire Insurance, 243
Suicide No Bar to Recovery Under An Accident Policy in Missouri, 51
Sun Life of America, Notice of the, 115
Sun Mutual of New Orleans, Notice of the, 61
Surveys—Chicago, Fire—3, 14, 26, 40, 54, 67, 94, 108, 135, 148, 170, 185, 198, 210, 221, 236, 246, 264, 277, 290, 315, 325
Life—15, 26, 41, 54, 68, 94, 108, 136, 149, 171, 186, 198, 210, 222, 247, 265, 278, 290, 315, 325
New York—3, 13, 25, 39, 53, 67, 81, 93, 107, 123, 134, 148, 157, 169, 184, 196, 209, 221, 235, 246, 263, 276, 289, 302, 314, 324

T

TENNESSEE, Fire Insurance in 1894 in, 231
Tennessee, Life Insurance in 1894 in, 260
Tennessee, Miscellaneous Insurance in 1894 in, 230
Tennessee Ruling on the Valued Policy Law, A, 105
Teutonia of New Orleans, Notice of the, 62
Texas, Fire Insurance in 1894 in, 194
Texas, Life Insurance in 1894 in, 206
Texas, Miscellaneous Insurance in 1894 in, 217
Three Per Cent Basis, the Travelers to Value on a, 105
Toronto, The Municipal Compulsory Fire Insurance Bill for, 134
Toronto's Fires and Municipal Insurance Scheme, 23
Travelers Insurance Company, Notice of the, 73
Travelers to Value on a Three Per Cent Basis, The, 105

U

UNDERWRITERS Review, Branding Manager Hopkins of the, 182
Union Casualty and Surety Company Withdraws From the Plate Glass Compact, The, 23
Union Central Life, Notice of the, 114
Union of London, Notice of the, 61
Union of Philadelphia Obtains a Settlement with the Continental, 65
United States Casualty Company Licensed, The, 233
United States Casualty Company of New York Incorporated, The, 85
United States Casualty Company Organized, The, 204
United States Casualty Company Progressing, Organization of the, 105
United States Casualty Taking the Risks of the U. S. Mutual Accident, 239
United States Casualty Company to Absorb the U. S. Mutual Accident and the Guarantee and Accident Lloyds, 92
United States Mutual Accident Association, An Important Meeting of the, 37, 45
United States Mutual Accident and the United States Casualty, The, 239
United States Mutual Accident, Definite Retirement of the, 245
United States Mutual Accident Doing Good Business, The, 105
United States Mutual Accident Not Likely to Yield Much, 261, 287
United States Mutual Accident's Affairs, Interest in the, 51
United States Mutual Accident, Changes in the, 31
United States Mutual Accident May Become a Stock Company, The, 11
United States Mutual Accident Association, Virtual Disintegration of the, 92
Utah, Fire Insurance in 1894 in, 232
Utah, Life Insurance in 1894 in, 310
Utah Miscellaneous Insurance in 1894 in, 298

V

VALUATION Basis, The Travelers Adopts the Three Per Cent, 105
Valuation Bill Not to be Acted Upon, The Connecticut Three Per Cent, 219
Valuation of Life Policies, The Proposed Change in Basis of, 209
Valued Policy Law Strictly Construed in Tennessee, The, 105
Van Vleet, P. P., Gives Druggists Good Advice, 122
Vermont, Fire Insurance in 1894 in, 104
Vermont, Life Insurance in 1894 in 144
Vermont, Miscellaneous Insurance in 1894 in, 180
Virginia, Fire Insurance in 1894 in, 104
Virginia, Life Insurance in 1894 in, 164
Virginia, Miscellaneous Insurance in 1894 in, 180
"Vital Statistics" of Fire Insurance, THE SPECTATOR Gives, 129

W

WAR of Rates on the Pacific Coast, A, 155
War, The Pacific Coast Rate, 233, 273
Washington, Fire Insurance in 1894 in, 232
Washington, Life Insurance in 1894 in, 271
Washington, Miscellaneous Insurance in 1894 in, 271
Water Mark, Anonymous Literature Purveyors Should Look Out for the, 155
Weekly Underwriter's, The, Deductions as to Profit and Loss Criticised, 262, 311
West, Distribution of Life Insurance Money in the, 80
West Virginia Companies, About Two, 268
West Virginia, Fire Insurance in 1894 in, 180
West Virginia, Life Insurance in 1894 in, 165
West Virginia, Miscellaneous Insurance in 1894 in, 217
Westchester Fire, Notice of the, 20
Western Manufacturers Mutual of Chicago, Wisconsin Commissioner's Report on the, 255
Western Underwriters Association in Chicago, Explaining the, 317
Western Union Fire of Chicago Organized, The, 19
Weston, Hon. James A., Obituary Notice of, with Portrait, 245
Wildcat Brokers Denounce a Wildcat Company, 106
Willard, Charles E., Biography and Portrait of, 226
Williamsburgh City Fire, Notice of the, 33
Wisconsin, Fire Insurance in 1894 in, 75
Wisconsin, Life Insurance in 1894 in, 144
Wisconsin, Miscellaneous Insurance in 1894 in, 180
Wisconsin Standard Policy Form, Peculiarities of the New, 287, 299
Wright, Andrew J., Death of, 152
Wright, Andrew J., Portrait and Obituary Notice of, 159
Wyoming, Fire Insurance in 1894 in, 194
Wyoming, Life Insurance in 1894 in, 206
Wyoming, Miscellaneous Insurance in 1894 in, 217

INDEX TO VOLUME LV.

A

ACCIDENT Insurance, The Bicycle as a Factor in, 179
Accident Policy, A New, 163
Accident Underwriters, Annual Meeting of the International Association of, 10
Accident Underwriters, Annual Meeting of the National Convention of Life and, 199, 209
Accidents, F. L. Hoffman, F. S. S., on Railway, 271, 273, 296
Accidents, Liability Insurance and Trolley, 214
Actuarial Society of America, Semi-Annual Meeting of the, 189
Actuaries at Brussels, The International Congress of, 107, 163
Actuaries, Programme of the International Congress of, 38
Actuaries' Text Book, French Translation of the, 163
Adjustment of Fire Losses, Cost of the, 167
Advertising by Insurance Companies, Bates-Whitman Company on, 294
Agents' Wallets, About, 253
Agreement, Too Much, 271
Alien Contract Labor Law, Some Underwriters Under the Ban of the, 131
American Fire of New York, Proposed Reorganization of the, 11
American Fire of New York, Reorganization of the, 41
American Fire's Capital Increased, The, 136
American Union Fire Association, About the, 107
Anarchist Expresses His Views, An, 317
Anonymous Communication, Another, 141
Anonymous Communications, Regarding, 85
Anti-Rebate Pledge, The, 187
Apportionment of New York City Fire Insurance Premiums, 308
Arson Cases, The New York, 2, 9
Arson to Burn Your Own Property in New Jersey, It is Not, 243
Assessment Associations in Kansas, Legal Standing of, 13
Assessment Endowment Association Scored, Another, 2
Assessment Life Insurance, 86
"Assessment?" Shall Another Word be Substituted for, 220
Assessment Societies, Membership and Death Losses in, 2, 3
Assessments for Increasing Age, Increased, 113
Atlanta Correspondent and the Essex Mutual, Our, 1
Atlantic Mutual Marine, Death of President Jones of the, 153
Automatic Sprinkler Equipments, The Danger of Incomplete, 167
Automatic Sprinkler Mutual, Wm. Kane's Companies and the, 173

B

BALL Nozzle in New York, The, 50
Bank of England Compared, The Mutual Life and the, 281
Bankers Alliance of California, Notice of the, 128
Bankers Life of New York, Notice of the, 105
Bates-Whitman Company on Advertising by Insurance Companies, The, 295
Beath, Col. R. B., A Deserved Compliment to, 252
Bessonnette System of Cotton Baling, The, 41, 49
Bicycle as a Factor in Accident Insurance, The, 179
Bonner, Chief, on the Dangers of Alleged Fireproof Buildings, 288
Book of Lloyds, Special Edition of the, 208
Bowser's, W. A., "Valuation and Other Tables," 253
Brooklyn Fire Premiums, 163
Brown, B. F., on the Decline in Interest Rates, 124
Brown, B. F., Regarding the Decline in Interest Rate, Letter from, 173
Burglary Insurance to be Attempted on a Large Scale, 243
Burnham, Frederick A., Biographical Sketch and Portrait of, 16, 21
Burnham, F. A., Succeeds E. B. Harper as President of the Mutual Reserve Fund, 1

C

CALEDONIAN'S Semi-Annual Statement, The, 51, 59
Carbonic Acid Gas as a Fire Extinguisher, 76
"Cash Value?" What is, 186
Casualty Insurance, 23, 47, 82, 101, 126, 146, 173, 226, 253, 276, 300
Central Life of Des Moines Organized, The, 189
"Cheek," Some Exhibitions of, 1
Chemical National Fire Association, About the, 107, 141
Chemical National Fire Association's Underwriters, Something About the, 141
Chicago Guaranty Fund Life Society, Notice of the, 73
Chicago Has Two Big Fires, 266
Chicago Surveys, Fire—15, 33, 44, 56, 68, 79, 88, 99, 111, 133, 144, 183, 197, 206, 235, 247, 262, 273, 285, 298, 310
Life—16, 33, 45, 57, 69, 80, 89, 99, 111, 133, 144, 183, 198, 222, 248, 263, 273, 285, 299, 311
Circularizing, Injudicious Life Insurance, 243
Cleveland, President, and Prussian Retaliation, 277
Coinsurance Clauses and Property Values, 267
Collapsed Ireland Building at New York, The, 107
Columbian Fire, A Statement by the Receiver of the, 277
Commonwealth Mutual of Boston, A Lesson from the Failure of the, 257
Companies and Agents, Notices of, 317
Compendium of Official Life Insurance Reports Issued, The, 75
Congress of Actuaries at Berlin, The International, 107
Correspondence—(See also Notes En Route)
Albany, 184, 198, 248, 263
Atlanta, 6, 17, 57, 90, 123, 171, 184, 199, 249, 299
Boston, 7, 17, 36, 46, 58, 69, 80, 89, 100, 112, 122, 134, 161, 172, 185, 198, 224, 236, 250, 264, 274, 285, 299, 312
Buffalo, 206
California, 70, 89, 134, 249, 300
Canada, 121
Chicago, 15, 33, 44, 56, 68, 79, 88, 99, 111, 133, 144, 157, 183, 197, 206, 222, 235, 247, 262, 273, 285, 298, 310
Cincinnati, 18, 57, 71, 122, 286
Colorado, 112, 123, 184, 224
Denver, 112, 122, 184, 224
Florida, 225, 286
Georgia, 6, 57, 90, 123, 171, 184, 249, 299
Jacksonville, Fla., 225, 286
Kansas City, 264
Kentucky, 207, 251, 275
Louisiana, 8, 100, 134, 161, 286
Louisville, 207, 251, 275
Massachusetts, 7, 17, 36, 46, 58, 69, 80, 89, 100, 112, 122, 134, 161, 172, 185, 198, 224, 236, 250, 264, 274, 285, 299, 312
Minneapolis, 17, 36, 71, 81, 171, 207, 225, 287, 313
Minnesota, 17, 36, 71, 81, 171, 207, 225, 287, 313
Missouri, 264
Nashville, 8, 69, 171, 206, 314
New England, 7, 17, 36, 46, 58, 69, 80, 89, 100, 112, 122, 134, 161, 172, 185, 198, 224, 236, 250, 264, 274, 285, 299, 312
New Orleans, 8, 100, 134, 161, 286
Ohio, 18, 57, 71, 90, 122, 286, 313
Ottawa, Can., 121
Pacific Coast, 70, 89, 134, 249, 300
Pennsylvania, 7, 70, 145, 236, 252
Philadelphia, 7, 70, 145, 200, 236, 252
San Francisco, 70, 89, 134, 249, 300
Tennessee, 8, 69, 171, 206, 207, 251, 275, 314
The Northwest, 17, 36, 71, 81, 171, 207, 225, 287, 313
The South, 6, 8, 17, 57, 69, 90, 100, 123, 134, 161, 171, 184, 206, 207, 225, 249, 251, 286, 299, 314
The West, 18, 57, 70, 71, 90, 112, 122, 134, 184, 224, 249, 264, 286, 300, 313
Toledo, 90, 313
Cost of Old and New Life Business, The, 168
Cotton Baling, The Bessonnette System of, 41, 49
Covenant Mutual Life, Examination of the, 47
Craig, Hugh, and the Pacific Insurance Union, 125

D

DEATH Losses in Assessment Societies, Membership and, 2, 3
Death Rate, F. L. Hoffman on Specific Causes of a, 195
Decade of Life Insurance, A, 85, 93, 94, 102, 103, 115, 116
Decline in Interest Rate, Letter from B. F. Brown Regarding the, 173
Deferred Premiums, Commissioner Merrill on Uncollected and, 174
Deferred Premiums in Life Insurance, Uncollected and, by F. H. Johnston, 245
De Leon, E. W., on The Value of Inspections in Liability Insurance, 261
"Dick Croker of the Casualty Business," The, 239
Dividends, Fire Insurance Stocks and, 230
Druggists' Convention on Fire Insurance, The, 122
Dutton, W. J., Our Pacific Coast Affairs, 131

E

EDWARDS & ANTHONY'S New Lloyds Syndicate, 107
Electrical Committee of the Underwriters National Electric Association, Meeting of the, 301
Electrical Hand-Book, Suggestions for Readers of the Special Agents', 217

Electricity, Some Hints Concerning, 175
Ellis, Wm. A., on the Revision of Life Insurance Laws, 228
Empire Knights of Relief, Notice of the, 11
Empire State Lloyds, Failure of the, 92
Employers Liability Assurance Company, Reserve System of the, 97
Endowment Association Scored, Another Assessment, 2
Endowment Associations, Commissioner Lambert on, 176
Equitable Life, Report on the Examination of the, 30, 31, 32, 34, 35
Equitable Life, Superintendent Pierce's Enthusiasm Concerning the, 58
Error in the New York Law, An, 119
Esperance Fire, Inquiry About the, 276
Essex Mutual and our Atlanta Correspondent, The, 1
"Exclusive Dealing" and the Prussian Matter, 303
Expenses to Premiums of British and American Life Companies Compared, Ratios of, 193

F

FATAL Railway Accidents to Employes, F. L. Hoffman, F. S. S., on, 271, 273, 296
Fidelity and Casualty Company, Examination of the, 117
Finch, Hon. John A., to Lecture Before the Indiana Law School on Insurance, 13
Fire Commissioners Demand Taxes of the Lloyds, New York, 203, 215
Fire Insurance Business in Georgia, 50
Fire Insurance Companies, Semi-Annual Statements of, 106, 117
Fire Insurance in Indiana in the First Half of 1895, 82
Fire Insurance Premiums, Apportionment of New York City, 308
Fire Insurance Premiums in New York City, First Half of 1895, 104
Fire Insurance Premiums in St. Louis, 239
Fire Insurance Premiums in 1895, Probable Falling Off in, 307
Fire Losses, Cost of the Adjustment of, 167
Fire Insurance Stocks and Dividends, 230
Fire Marshal's Report, The Maryland, 60
Fire Premiums in Brooklyn, 168
Fire Underwriters Association of the Northwest, Twenty-sixth Annual Meeting of the, 131, 136, 149, 152, 157, 159
Fire Underwriting in the First Half of 1895, 29
Fire Underwriting on the Pacific Coast, Condition of, 1
Fire Underwriting Profit in 1894, 282
Firebugs, The New York, 307
Fires, Chicago Has Two Big, 266
Firemans Fund Opens a Southern Department, The, 174
Firemen of Paid Departments Should be Benefited by the Tax on Insurance Companies, 231
Fireproof Building Delusions, 232
Fireproof Buildings, Chief Bonner on Dangers of Alleged, 238
Foreign Company Managers Under the Ban of the Alien Contract Labor Law, 131
Four Per Cent Basis on New Business Insufficient, A, 112
Four Per Cent Basis Sufficient, 91, 181
Fouse, L. G., on British and American Methods of Insurance Supervision, 227
Fraker, Dr., Found, 114
Frauds in the South, Life Insurance, 59
Fraudulent Insurance Organizations, 283

G

GEORGIA, Bill to Provide a Fire Insurance Rate-Maker, The, 231
Georgia, Fire Insurance Business in, 50
Georgia, Standing of the Essex Mutual in, 1
German of Freeport, The Semi-Annual Statement of the, 47
Glens Falls, Semi-Annual Figures of the, 73
Graveyard Insurance in New York, 47
Great Britain and the United States, A Comparison of the Growth of Life Insurance in, 155
Green Goods in Fire Insurance, 203
Growth and Waste in Life Insurance, Ten Years, 54
Guarantors Liability a Rate-Cutter, The, 75
Guarantors Liability, An Inquiry About the, 123
Guarantors Liability and Loper Terminated, The Commission Contract Between the, 231
Guarantors Liability and the Ohio Deposit Law, The, 293
Guarantors Liability Being Examined by the Pennsylvania Insurance Department, The, 268
Guarantors Liability, Disbursements of the, 143
Guarantors Liability, Examination Not to be Perfunctory, The, 281, 289
Guarantors Liability, Further Criticism of the, 142
Guarantors Liability, Growth of the Surplus of the, 75
Guarantors Liability Insures Trolley Roads, The, 230
Guarantors Liability, Letter from the, 97
Guarantors Liability, Methods of the, 65, 108
Guarantors Liability, New Arrangement Between Mr. Loper and the, 244
Guarantors Liability, Richard F. Loper and the Expense Rate of the, 42, 47
Guarantors Liability, The Apparently Insufficient Reserve of the, 98, 108
Guarantors Liability, The Criticisms of the, 180
Guarantors Liability, The Examination of the, 316
Guarantors Liability, The Independent Criticises the, 131, 139
Guarantors Liability, The Philadelphia Traction Company and the, 155
Guarantors Liability, "Unwarranted Attacks" on the, 108
Guarantors Liability Reserve Too Small? Is the, 85, 86, 108
Guarantors Liability, The Argus on Mr. Loper's Contract with the, 266

H

HAND-BOOK of Life and Accident Insurance on the Assessment or Natural Premium Plan, Issue of the Tenth Annual Edition of the, 13
Hand-Book of Life and Accident Insurance on the Assessment Plan, Notice of the, 61
Handy Guide, Notices of the, 316
Harper, E. B., Died from Overwork, 41
Harper, E. B., Funeral of, 24
Harper, Edward Bascom, Obituary Notice of, 8
Harper, Edward B., Portrait of, 16, 20
Harteau, Henry, Dead, 136
Hayes', Raymond, Companies, 83
Hayes, Raymond, Gets the Management of Boston Mutuals, 72
Hayward, Harry, Tries to Collect Miss Ging's Insurance, 13
Hegeman, John R., Celebrates a Double Anniversary, 211
High Buildings, The Hue and Cry Against, 65
Hillmon Found Again, 136
Hilton, A. G., Takes Heavy Life Insurance, 201
Hoffman, F. L., F. S. S., on Fatal Railway Accidents, 271, 273, 296
Hoffman, F. L., on Specific Causes of a High Death Rate, 195
Hoffman, F. L., on the Jew as a Life Risk, 222, 233
Hoffman, F. L., on the Vital Statistics of Four American Cities, 109, 169
Holman, W. A., Leaves the Continental, 302
Holmes, H. H., Convicted of Murder, 219
Holmes Mystery, The, 59

I

ILLINOIS Fire and Marine Report, Extracts from the, 10
Incendiaries and the New York Fire Marshal, 2, 9
Indiana, Fire Insurance in the First Half of 1895 in, 82
Indiana Law School to Have Insurance Lectures, 13
"Industrial Herald" Retires, The, 53
Industrial Insurance, 9, 38, 58, 91, 114, 135, 162, 187, 208, 237, 265, 287, 315
Insurance Herald in Error, The, 65
Insurance Legislation, 180
Inspections in Liability Insurance, The Value of, by E. W. DeLeon, 261
Insurance Supervision—British and American Methods Compared, by L. G. Fouse, 227
Insurance Supervision in New York State, 294
Insurance, Taxation and, 189
THE INSURANCE YEAR-BOOK for 1895-96 Ready for Delivery, 53
Insurance Year-Book, Notices of the, 127
Interest Basis Sufficient, The Four Per Cent, 91, 181
Interest Rate, B. F. Brown's Letter Regarding the Decline in, 173
Interest Rates, The Decline in, 119, 124
Interest, W. D. Whiting on Life Insurance and the Rate of, 77, 78
International Association of Accident Underwriters, Annual Meeting of the, 10
International Congress of Actuaries at Brussels, The, 107, 163
International Congress of Actuaries, Programme of the, 38
Investments of Life Companies, 76
Ireland Building at New York, The Collapsed, 107

J

JEW as a Life Risk, The, by Frederick L. Hoffman, 222, 233
Johnston, F. H., on Sufficiency of Four Per Cent Reserve, 91
Johnston, F. H., on Uncollected and Deferred Premiums in Life Insurance, 245
Jones, John D., Death of, 153

K

KANE'S, WM., Companies and the Automatic Sprinkler Mutual, 173
Kansas Firemen's Relief Tax, Controversy Over the, 281, 289
Kansas Insurance Report, The, 60
Kansas Law Regarding Assessment Associations, Interpretation of the, 13
King Prempeh Needs Some Life Insurance, 316

L

LAW & BROS., John H., Get the Royal's Western Department, 60
Law Changed by a Letter, Intent of a, 119
Laws of the Various States Should be Separately Compiled, Insurance, 293
Laws, Our Retaliatory, 244
Legislation, Insurance, 180
Legislation Proposed in Georgia, Idiotic, 231
Liability Cases, The Proper Reserve to Cover Suits in, 85, 86
Liability Company, The Reserves of One, 139
Liability Insurance and Trolley Accidents, 214
Liability Insurance Companies, The Condition of the, 204
Liability Insurance, E. W. De Leon on the Value of Inspections in, 261
Liability Insurance Reserve to be Considered by Insurance Commissioners, 131
Liberality in Life Policies, Too Much, 141
Life and Accident Underwriters, Annual Meeting of the National Convention of, 190, 209
Life Blank, Defects in the New, 174
Life Blank, The Revised, 173
Life Business, The Cost of Old and New, 168
Life Companies Compared, Ratios of Expenses to Premiums of British and American, 193
Life Insurance, A Decade of, 85, 93, 94, 102, 103, 115, 116
Life Insurance and the Rate of Interest, W. D. Whiting on, 77, 78
Life Insurance, Assessment, 86
Life Insurance Circularizing, Injudicious, 243
Life Insurance Comment, 311
Life Insurance Companies, Investments of, 76
Life Insurance Companies, New, 211
Life Insurance Companies, Semi-Annual Statements of, 114
Life Insurance, Complaint of One Who Was Rebated Into Too Much, 179
Life Insurance for Women, 167
"Life Insurance for Women," Emily A. Ransom on, 257
Life Insurance Frauds in the South, 59
Life Insurance Frauds, Many, 293
Life Insurance in the United States and Great Britain, A Comparison of the Growth of, 155
Life Insurance Laws, Wm. A. Ellis on the Revision of, 228
Life Insurance Needed by King Prempeh, 316
Life Insurance Policies, Loans on, 109
Life Insurance Rebates, Opinions on Merrill's Plan to Prevent, 120, 126
Life Insurance Reform, Agents Should Co-operate for, 220
Life Insurance Reserve, Insufficiency in New Business of a Four Per Cent, 112
Life Insurance Reserve on Four Per Cent Basis Sufficient, 91
"Life Insurance Savings," by J. T. Phelps, 71
Life Insurance, Ten Years' Growth and Waste in, 54
Life Insurance Transaction, A Big, 201
Life Insurance, Uncollected and Deferred Premiums in, by F. H. Johnston, 245
Life Insurance, What Policyholders Think of, 258, 316
Life Risk, The Jew as a, by F. L. Hoffman, 222, 233
Life Underwriters, Annual Meeting of the National Association of, 198, 200, 203, 211
Lloyds Admitted to Various States, Several, 198
Lloyds Assets, An Over-Estimate of, 120
Lloyds, Attitude of THE SPECTATOR Towards, 203
Lloyds Being Started by "The Twentieth Century," A, 167
Lloyds Failures, 92
Lloyds, "Insurance's" Book on, 203
Lloyds Must Pay Taxes to the New York Fire Department, 203, 215
Lloyds Must Pay the New York Corporation Tax, 29
Lloyds, Special Edition of The Book of, 203
Lloyds Subscribers Should be Identified, 141
Lloyds Syndicate, Edwards & Anthony's New, 107
Lloyds, The New York Insurance Department and the, 257
Loans on Life Insurance Policies, 109
Long Island Mutual Fire Insolvent, The, 201
Loper and the Guarantors, "Insurance" on, 239
Loper, Richard F., and the Expense Rate of the Guarantors Liability Indemnity Company, 42, 47
Loper, Richard F., Uses His Commissions, How, 61
Loper, R. F., and the Guarantors, New Arrangement Between, 244
Loper, R. F., Dodges the Issue, 120
Loper, R. F., Refuses Information, 97
Loper, R. F., Writes "Words" to The Advocate, 75
Loper's Bluff, More of, 216
Loper's Commission Contract Terminated, 231
Loper's Bluff, More of, 142
Loper's, R. F., Bluff, 92
Loper's, R. F., Contract with the Guarantors, The Argus on, 266
Loper's, R. F., "Managerial Skill," 75
Louisiana Life Insurance Company? What About the, 228

M

MAGDEBURG Fire Applies for Admission to New York, The, 307
Magdeburg Fire, Discussion Concerning the Admission of the, 215
Magdeburg, Proposed Refusal to License the, 244
Magdeburg to Apply for Admission to New York, The, 294
Makley, J. F., Gets a Big Line to Place, 201
Manhattan Life's New Policy, The, 61
Manners, R. R., on the Wisconsin Standard Policy, 5
Maryland's Fire Marshal's Report, The, 60
Massachusetts Mutual Fire Companies, A Decision of Interest to, 119
Massachusetts Mutual Life, New Policy of the, 50
Massachusetts National Life Association, G. D. Eldridge Goes With the, 128
Maximum Lines Written by Fire Insurance Companies, 26
McGregor, J. P., Death of, 268
Membership and Death Losses in Assessment Societies, 2, 3
Mercantile Mutual Fire to Become A Stock Company, 60
Merchants and Manufacturers Fire Lloyds Becomes a Stock Company, The, 317
Merrill's, Commissioner, Plan a Hard Blow at Rebating, 179, 187
Metropolitan Plate Glass, New President of the, 153
Michigan Insurance Laws are Conveniently Compiled, 293
Michigan Mutual Life, Examination of the, 97, 105
Minneapolis Salvage Corps, Too Many, 219
Minnesota Insurance Report, Part II, 92
Miscellaneous Insurance Companies, Semi-Annual Statements of, 114
Missouri Standard Policy Form, About the Proposed, 219
Missouri Standard Policy, There May be no, 281
Missouri Standard Policy Form Trouble, The, 307
Mitchel, Fire Marshal, Removed, 29, 39
Mitchel, Fire Marshal, to be Removed, 13
Mortality Rates of Four American Cities, by F. L. Hoffman, 109
Mutual Companies May Issue Non-Assessable Policies, Pennsylvania, 95
Mutual Companies, The Lack of Mutuality in, 257
Mutual Fire Companies, A Decision of Interest to Massachusetts, 119
Mutual Fire Insurance Companies, Fraudulent, 283
Mutual Fire Insurance Companies Must Deal Equitably Between Members, 308
Mutual Fire of New York, Result of the Examination of the, 257, 267
Mutual Life and the Bank of England Compared, The, 281
Mutual Life Insurance Company, Examination of the, 41, 48
Mutual Life, Progress of the, 253
Mutual Life's Prussian Concession Revoked, The, 85
Mutual Lloyds, Financial Statement of the, 26
Mutual Reserve Fund Denied, Application for Injunction Against the, 193
Mutual Reserve Fund, F. A. Burnham Chosen President of the, 1
Mutual Reserve Fund Life Association Reapportions its Rates, The, 53
Mutual Reserve Fund Life Association, The Increased Rates of the, 119, 123

Mutual Reserve Fund Life Association's Increased Assessments, Protests Against the, 97
Mutual Reserve Fund Policyholders Criticise Waddill's Report, 136
Mutual Reserve Fund's New Rates, The, 65, 72
Mutual Reserve's Increased Rates, The, 302

N

NATIONAL Association of Life Underwriters and Rebating, The, 179
National Association of Life Underwriters, Annual Meeting of the, 193, 200, 208, 211
National Association of Life Underwriters, Arrangements for the Annual Meeting of the, 173
National Association of Life Underwriters, Standing Committees of the, 316
National Convention of Insurance Commissioners, A Good Meeting of the, 155
National Convention of Insurance Commissioners, Annual Meeting of the, 131, 137, 146-149
National Convention of Insurance Commissioners, W. D. Whiting on the, 175
National Convention of Mutual Life and Accident Underwriters, Annual Meeting of the, 199, 209
National Life Association of Hartford, Semi-Annual Statement of the, 61
National Supervision, Commissioner Fricke on, 95
Nederland Life's New Policy, The, 83
New England Burglary Insurance Company Begins Business, The, 289
New Hampshire Insurance Report, Excerpts from the, 25
New Jersey Law Concerning Arson, Defect in the, 243
New York City Fire Insurance Premiums, Apportionment of, 308
New York City Fire Insurance Premiums, First Half of 1895, 104
New York Fire, The Large, 238
New York Insurance Department and the Lloyds, The, 257
New York Life and the War Scare, The, 315
New York Life's "Nylic," The, 303
New York Produce Exchange Gratuity Fund, The, 277
New York State, Insurance Supervision in, 294
New York State Mutual Fire Reported, The, 201
New York Surveys, 4, 15, 32, 43, 55, 67, 79, 87, 98, 110, 121, 132, 144, 160, 168, 182, 196, 205, 221, 234, 247, 261, 272, 284, 297, 309
New York Tariff Association, Good Work Done by the, 142
North American Accident Association's New Policy, The, 128
North American Life of Chicago Organized, The, 211
Northwestern Masonic Aid Association, Letter from the Manager of the, 113
Northwestern Masonic Increases its Rates, The, 82
Northwestern Mutual Life, Result of the Five States Examination of the, 231, 241
Norwood of New York Licensed, The, 153
Notes En Route, 18, 37, 46, 162, 185, 252, 265, 278, 317
"Nylic," The New York Life, 303

O

OCEAN Accident and Guarantee Corporation, Notice of the, 200
Ohio Deposit Law for Accident Companies, The, 293

P

PACIFIC Coast, Condition of Fire Underwriting on the, 1
Pacific Coast, Indications on the, 75
Pacific Coast Organization, Progress Toward a New, 293
Pacific Coast Situation, Brown, Craig & Co. on the, 127
Pacific Coast Situation, W. J. Dutton on the, 131
Pacific Coast, The Rate War on the, 66
Pacific Coast War Nearing its Termination, The, 41
Penn Mutual Raises its Limit, The, 316
Pennsylvania Mutual Companies May Issue Non-Assessable Policies, 95
Peoples Life Insurance Company of New York Ready for Business, The, 83
Peoples Life of New York, The Plans of the, 97
Philadelphia Board, Letter Concerning the, 208
Philadelphia Fire Underwriters Association, Annual Meeting of the, 252
Philadelphia, Rates in, 186
Pierce, Superintendent, and the Magdeburg, 294
Pierce, Superintendent, Failures During the Regime of, 294
Plate Glass Insurance, Rate-Cutting in, 14
Plate Glass Insurance, Some Facts About, 276
Policies, Loans on Life Insurance, 109
Policy in Missouri, There May Be No Standard Form of, 281
Policyholders Think of Life Insurance, What, 258, 316
Premiums, Apportionment of New York City Fire Insurance, 308
Premiums in Life Insurance, Uncollected and Deferred, by F. H. Johnston, 245
Premiums in New York City, First Half of 1895, Fire Insurance, 104
Premiums in 1895, Probable Falling Off in Fire Insurance, 307
Press, Life Insurance Men and the Daily, 194
Profit in 1894, Fire Underwriting, 282
Property Values and Coinsurance Clauses, 267
Prudential's Twentieth Anniversary, The, 228
Prussian Concession of the Mutual Life Revoked, 85
Prussian Embroglio, Some Phases of the, 282, 294
Prussian Minister of the Interior, A New, 289
Prussian National Notified by Superintendent Waddill of Missouri, The, 258, 266
Prussian Retaliation Idea, The, 288
Prussian Retaliation, President Cleveland and, 277
Putnam, H. H., in a Dilemma, 137

R

RAILWAY Accidents, F. L. Hoffman, F. S. S., on Fatal, 271, 273, 296
Ransom, Emily A., on "Life Insurance for Women," 257
Rate of Interest, W. D. Whiting on Life Insurance and the, 77, 78
Rates, B. F. Brown on the Decline in Interest, 124
Rates of the Mutual Reserve Fund, New, 65, 72
Rebate, "A Victim" of, 179
Rebate Agreement, Too Much, 271
Rebates, The War Against, 216
Rebating, An Endorsement to Check, 146
Rebating, Commissioner Merrill Suggests a Plan to Eliminate, 120, 126
Rebating, Commissioner Merrill's Plan a Hard Blow at, 179, 187
Rebating Incident, A, 179
Rebating, The Pledge Against, 187
Remington Typewriter, The, 51
Reserve Insufficient on New Business, A Four Per Cent, 112
Reserve Sufficient, Four Per Cent, 91
Reserve to Cover Suits in Liability Cases, The Proper, 85, 86
Retaliatory Laws, Our, 244
Retaliatory Measures Against Prussian Companies Begun, 258, 266
Revision of Life Insurance Laws, Wm. A. Ellis on the, 228
Royal Exchange, Plans of the, 92
Royal Insurance Company, History of the, 24
Royal, The Western Department of the, 60

S

ST. LOUIS Fire Insurance Premiums, 239
San Francisco Fire Patrol, Concerning the, 75
San Francisco, Large Fire at, 1
Security Trust Company, Plan of the, 239
Semi-Annual Statements of Fire Insurance Companies, 106, 117
Semi-Annual Statements of Life and Miscellaneous Companies, 114
"Special Agents' Electrical Hand-Book," Notices of the, 9, 61
Special Agents' Electrical Hand-Book, Suggestions for Readers of the, 217
Special Agent's Position, The, 156
Specific Causes of a High Death Rate, F. L. Hoffman on, 195
Spiegel, Morris, Pardon of, 257
Sprinkler Equipments, The Danger of Incomplete, 167
Standard Policy Considered by R. R. Manners, The Wisconsin, 5
State Insurance Company of Des Moines, Condition of the, 186
Statements of Fire Insurance Companies, Semi-Annual, 106
Stock Market, Annual Statements and the Drooping, 307
Stocks and Dividends, Fire Insurance, 230
Sub-Standard Life Insurance as Conducted by the Security Trust Company, 239
Suicide Clause in Life Policies, The, 141
Sullivan, S. H., Death of, 85
Sun of San Francisco Reinsures, The, 39
Supervision in New York State, Insurance, 294
Supervision, Insurance, British and American Methods Compared, by L. G. Fouse, 227
Surveys, Chicago, Fire—15, 33, 44, 56, 68, 79, 88, 99, 111, 133, 144, 183, 197, 206, 235, 247, 262, 273, 285, 298, 310
Life—16, 33, 45, 57, 69, 80, 89, 99, 111, 133, 144, 183, 198, 222, 248, 263, 273, 285, 299, 311
Surveys, New York—4, 15, 32, 43, 55, 67, 79, 87, 98, 110, 121, 132, 144, 160, 168, 182, 196, 205, 221, 234, 247, 261, 272, 284, 297, 309

T

"TALKS With Life Insurance Agents," An Opinion of, 47
Tariff Association of New York, Good Work of the, 142
Taxation and Insurance, 189
Taxation of Insurance Companies, Proposed State Law for Uniform, 174
Ten Years' Growth and Waste in Life Insurance, 54
Texas Life Insurance Company Organized, The, 211
Text Book of the Institute of Actuaries, French Translation of the, 163
Thomas, J. A., Resignation of, 214
Trolley Accidents, Liability Insurance and, 214
Trolley Roads, Large Number of Suits Against, 230
"Twentieth Century" Enters the "Insurance Line," The, 167

U

UNCOLLECTED and Deferred Premiums, Commissioner Merrill on, 174
Uncollected and Deferred Premiums in Life Insurance, by F. H. Johnston, 245
Underwriters at Lloyds Should be Identified, 141
Underwriters National Electric Association, Meeting of the Electrical Committee of the, 301
Uniform Taxation of Insurance Companies, Proposed State Law for, 174
Union Annual Meeting, The, 119, 124, 127
United States Casualty, Payment of Claims by the, 288
United States Casualty Company, Statement Regarding the, 277
United States Casualty, Ex-Agents Decrying the, 243, 254
United States Casualty Issues a New Personal Accident Policy, 163

V

"VALUATION and Other Tables," by W. A. Bowser, 253
Value?" What is "Cash, 186
Valued Policy Laws, Results of, 194
Values and Coinsurance Clauses, Property, 267
Vital Statistics of Four American Cities, by Frederick L. Hoffman, 109, 169
Volunteer Firemen and Their Successors for Revenue, Old, 231

W

WADDILL'S Report Called a Whitewash, 136
Wallets, About Agents', 258
War on the Pacific Coast, Results of the Rate, 66
War Scare on Statements of Assets, Probable Effect of the 307
War Scare, The New York Life and the, 315
Waste in Life Insurance, Ten Years' Growth and, 54
Water Pressure in New York, Low, 42
What Policyholders Think of Life Insurance, 258, 316
Whiting, W. D., on Life Insurance and the Rate of Interest, 77, 78
Whiting, W. D., on the Convention of Insurance Commissioners, 175
Winslow, E. H., Succeeds Henry Harteau, 153
Wisconsin Insurance Report, The, 53, 60
Wisconsin Standard Policy Considered by R. R. Manners, The, 5
Women as Insurable Risks, 167
Women, Emily A. Ransom on Life Insurance for, 257
Wurts, C. P., of Chicago, Explains, 315

Y

YOUTHS Endowment Association Scored, The, 2